

# **EXHIBIT G**

## CFDs and FX Trading



- Home
- Open an Account
- Accessibility
- Security
- Contact Us
- Help

### ▼ An introduction to CFDs and FX Trading

- What are Contracts for Difference?
- What is FX Trading?
- What is a spread?
- What is margin?
- What is financing?
- CFD trading explained
- FX trading explained
- What are the risks?

### ► Our Service

### ► Benefits of CFDs and FX

### ► Range of Markets

### ► Trading with us

### ► Your Account

### ► Education Centre

You are here: Home > An introduction to CFDs and FX Trading

## An introduction to CFDs and FX Trading

For the purposes of you receiving services related to Contracts for Difference trading, NatWest Stockbrokers Limited (NWS) introduce you to CMC Markets UK Plc trading as RBS Spread Trading ("RBS Spread Trading").

This introduction is prepared and brought to you for your information by RBS Spread Trading. RBS Spread Trading allows you to trade the financial markets through Contracts for Difference (CFDs) or Foreign Exchange (FX). You can trade Shares, Indices, Commodities, Currencies and Treasuries.

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- What is FX Trading?
- What is a spread?
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- CFD trading explained
- FX trading explained
- What are the risks?

[Legal info](#) [Terms and Conditions](#) [Privacy](#) [Risk Warning](#)

## CFDs and FX Trading



[Home](#)



[Open an Account](#)



[Accessibility](#)



[Security](#)



[Contact Us](#)



[Help](#)

### ▼ An introduction to CFDs and FX Trading

- [What are Contracts for Difference?](#)
- [What is FX Trading?](#)
- [What is a spread?](#)
- [What is margin?](#)
- [What is financing?](#)
- [CFD trading explained](#)
- [FX trading explained](#)
- [What are the risks?](#)

### ► Our Service

### ► Benefits of CFDs and FX

### ► Range of Markets

### ► Trading with us

### ► Your Account

### ► Education Centre

You are here: [Home](#) > [An introduction to CFDs and FX Trading](#) > [What are Contracts for Difference?](#)

## An introduction to CFDs and FX Trading

### What are Contracts for Difference?

CFDs can be a flexible and cost effective way to trade a wide range of financial markets.

The contract mirrors the performance of the underlying instrument, offering all the benefits of trading the underlying instrument without having to physically own them. With CFDs you can buy if you think the price of a financial instrument will rise and you can sell if you think the price will drop, therefore it is also possible to profit from a fall in the price of the underlying instrument.

[Legal Info](#) [Terms and Conditions](#) [Privacy](#) [Risk Warning](#)

## CFDs and FX Trading



- [Home](#)
- [Open an Account](#)
- [Accessibility](#)
- [Security](#)
- [Contact Us](#)
- [Help](#)

### ▼ An introduction to CFDs and FX Trading

- What are Contracts for Difference?
- What is FX Trading?
- What is a spread?
- What is margin?
- What is financing?
- CFD trading explained
- FX trading explained
- What are the risks?

- ▶ **Our Service**
- ▶ **Benefits of CFDs and FX**
- ▶ **Range of Markets**
- ▶ **Trading with us**
- ▶ **Your Account**
- ▶ **Education Centre**

You are here: [Home](#) > [An introduction to CFDs and FX Trading](#) > [CFD trading explained](#)

## An introduction to CFDs and FX Trading

### CFD trading explained

CFDs work in a very similar way to SpreadBetting. They can be a flexible and cost effective way to trade a wide range of financial markets. CFD means Contract for Difference and your profit or loss on a CFD is determined by the difference between your buy price and your sell price.

Individuals may be subject to either capital gains tax or income tax on gains or losses arising from CFDs or FX movements, depending on whether they are treated as carrying on a trade. Independent professional advice should be taken based on your own facts and circumstances.

The best way to explain how CFDs work is through an example:

1. ABC Corp is trading at 1.59/1.60 and you think the price is going to rise in value.
2. You decide to go long, so you buy ABC Corp at 1.60
3. You decide to trade 1000 CFDs and are charged £20 commission.
4. You now own 1000 CFDs with a value of £1600.
5. Your margin requirement with RBS Spread Trading for ABC Corp is 5% therefore £80 will be allocated from your account against this trade as initial margin. Remember if the share price moves against you, it is possible to lose more than this £80 initial margin.
6. Two days later you see that ABC Corp has risen to 1.85/1.86.
7. Therefore you choose to sell at 1.85 and realise your profit and are charged £20 commission.
8. You bought at 1.60 and sold at 1.85 which means ABC Corp rose by 25 points  $25 \times 1000$  shares = £250 profit.
9. You held the position for two days which means you incurred two nights financing charge. This equals  $\text{£1600 (value of the position)} \times \text{LIBOR} + 2.5\%$  (which in this instance =  $8\%$ ) / 365 (number of days in the year)  $\times 2$  (number of days position is held) = 0.70p.
10. The financing and commission is deducted from the profit, giving you a profit of £209.30.

[Legal info](#) [Terms and Conditions](#) [Privacy](#) [Risk Warning](#)

## RBS Spread Trading



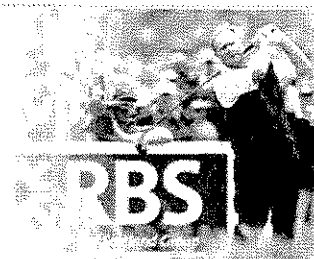
- Home
- Open an Account
- Accessibility
- Security
- Contact Us
- Help

- Spread Betting
- CFDs and FX Trading
- Share Dealing

You are here: Home

### Tee off with RBS Spread Trading

Open an account today and you can hit the fairways with a Nicklaus driver!



More Information

### Spread Betting

- An introduction to Financial Spread Betting
- Our Service
- Benefits of Spread Betting
- Range of Markets
- Trading with us
- Your Account
- Education Centre

More information

### CFDs and FX Trading

- An introduction to CFDs and FX Trading
- Our Service
- Benefits of Spread Betting
- Range of Markets
- Trading with us
- Your Account
- Education Centre

More information

### Share Dealing

With a Direct Trader Share Dealing Account or Direct Trader Self-Select ISA you can trade quickly and easily online or by phone.

More information

[Legal Info](#) [Terms and Conditions](#) [Privacy](#) [Risk Warning](#)

All references to we, us and our relate to RBS Spread Trading which is a trading name of CMC Markets UK Plc/CMC Spreadbet Plc.

Services relating to Contracts for Difference are provided by CMC Markets UK Plc and Spread Betting Services are provided by CMC Spreadbet Plc (trading as RBS Spread Trading) to whom you have been introduced by NatWest Stockbrokers Limited. All dealing, administration and settlement in relation to these services is undertaken by CMC Markets UK Plc/CMC Spreadbet Plc who are authorised and regulated by the Financial Services Authority.

Financial Spread Betting, CFDs and FX trading are leveraged products. These products carry a high level of risk to your capital and may not be suitable for all investors. You should only speculate with money you can afford to lose.

Prices may move rapidly against your interests and you may sustain a loss of part or all your original investment. In certain circumstances you may be liable to pay for margin to maintain your position and you may lose an amount over and above your initial investment. Before placing a bet, you should ensure that you fully understand the risks involved and that you consider carefully whether or not this product is suitable for you in light of your circumstances and financial position. If in doubt, you should seek independent advice.